

REMARKS

Objections to Specification

The Office Action objects to the abstract of the disclosure due to its length. The abstract contains 126 words, which is within the 150 word limit. See MPEP 608.01(b). Applicants request the Examiner to withdraw the objection.

The Office Action notes that incorporation by reference of essential subject matter using an unpublished US application is improper. Applicants have deleted paragraph [0001].

35 U.S.C. 102(b) Rejection

Claims 1-24 are rejected under 35 U.S.C. §102(b) as being anticipated by US Patent 5134564 (Dunn).

Applicants have amended claim 1 to further distinguish over the Dunn reference. Claim 1, as amended, recites a method of reconciling financial transactions, comprising receiving transaction data from a bank, storing a copy of the transaction data in a data source, transmitting the transaction data to a credit card association, and receiving a first statement of financial transactions generated according to a first set of rules from the credit card association. The method includes retrieving the copy of the transaction data from the data source, generating a second statement of financial transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of financial transactions, and comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of

financial transactions. The discrepancy includes different total transaction amounts resulting from the first set of rules and second set of rules using different exchange rates.

Unlike the present invention, which deals with the capture, generation and reconciliation of financial data, the Dunn reference only discloses a method of reconciling two lists. Specifically, "[t]he [Dunn] invention is a method of reconciling a first list formed of a first number of first records and a second list formed of a second number of second records." Column 3, lines 42-45. In the disclosure, the Dunn reference describes a computer algorithm for comparing two lists with no mention of the capture of financial transaction data or generation of financial statements. Accordingly, the Dunn reference fails to disclose the claimed mechanisms for capturing financial transaction data, generating financial statements, and then reconciling the contents of those statements.

The Dunn reference does not teach or suggest receiving transaction data from a bank, storing a copy of the transaction data in a data source, and transmitting the transaction data to a credit card association. The Dunn reference only discloses methods of comparing lists, and does not discuss the capture or transmittal of financial transaction data.

The Dunn reference also does not teach or suggest retrieving the copy of the transaction data from the data source, and generating a second statement of financial transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of financial transactions. Again, the Dunn reference does not discuss capturing or referencing financial transaction records for the preparation of financial statements. The Dunn

reference also does not discuss generating a second financial statement using a second set of rules consistent with a first set of rules used to generate a first statement of financial transactions.

Finally, the Dunn reference does not teach or suggest wherein the discrepancy between the first statement and second statement includes different total transaction amounts resulting from the first set of rules and second set of rules using different exchange rates.

Therefore, claim 1, as amended, is believed to patentably distinguish over the Dunn reference. Claims 2-5 and 7-9 are believed to be in condition for allowance as each is dependent from an allowable base claim. Claim 6 is cancelled.

Applicants have amended claim 10 to further distinguish over the Dunn reference. Claim 10, as amended, recites a method of performing account reconciliation of financial transactions, comprising receiving transaction data from a first financial institution, storing a copy of the transaction data in a data source, transmitting the transaction data to a second financial institution, receiving a first statement of financial transactions generated according to a first set of rules from the second financial institution, retrieving the copy of the transaction data from the data source, generating a second statement of financial transactions from the copy of the transaction data using a second set of rules, comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions. The discrepancy is selected from the group consisting of differing total transaction amounts,

differing interchange fees, differing exchange rates, differing amounts of a single transaction, differing transaction dates, and differing transaction merchants, and determining causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions.

The Dunn reference does not teach or suggest receiving transaction data from a first financial institution, storing a copy of the transaction data in a data source, and transmitting the transaction data to a second financial institution. The Dunn reference only discloses methods of comparing lists, and does not discuss the capture or transmittal of financial transaction data.

The Dunn reference also does not teach or suggest retrieving the copy of the transaction data from the data source, and generating a second statement of financial transactions from the copy of the transaction data using a second set of rules. Again, the Dunn reference does not discuss capturing or referencing financial transaction records for the preparation of financial statements.

Finally, the Dunn reference does not teach or suggest comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions. The discrepancy is selected from the group consisting of differing total transaction amounts, differing interchange fees, differing exchange rates, differing amounts of a single transaction, differing transaction dates, and differing transaction merchants, and determining causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions.

Therefore, claim 10, as amended, is believed to patentably distinguish over the Dunn reference. Claims 11-15 are believed to be in condition for allowance as each is dependent from an allowable base claim.

Applicants have amended claim 16 to further distinguish over the Dunn reference. Claim 16, as amended, recites a credit card processing system, comprising a data processing center having a communication link to a bank to receive transaction data, a data source for storing a copy of the transaction data, and a communication link to a credit card association to transmit the transaction data and to receive a first statement of credit card transactions generated using a first set of rules. The data processing center retrieves the copy of the transaction data from the data source and generates a second statement of credit card transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of credit card transactions and compares the second statement of credit card transactions to the first statement of credit card transactions to identify discrepancy between the first statement of credit card transactions and the second statement of credit card transactions.

The Dunn reference does not teach or suggest a communication link to a bank to receive transaction data, a data source for storing a copy of the transaction data, and a communication link to a credit card association to transmit the transaction data. The Dunn reference only discloses methods of comparing lists, and does not discuss the capture or transmittal of financial transaction data.

The Dunn reference also does not teach or suggest wherein

the data processing center retrieves the copy of the transaction data from the data source and generates a second statement of credit card transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of credit card transactions. Again, the Dunn reference does not discuss capturing or referencing financial transaction records for the preparation of financial statements. The Dunn reference also does not disclose wherein the second set of rules is consistent with the first set of rules used to generate the first statement of credit card transactions.

Therefore, claim 16, as amended, is believed to patentably distinguish over the Dunn reference. Claims 17-20 are believed to be in condition for allowance as each is dependent from an allowable base claim.

Applicants have amended claim 21 to further distinguish over the Dunn reference. Claim 21, as amended, recites a computer based system for reconciling financial transactions, comprising means for receiving transaction data from a bank, means for storing a copy of the transaction data in a data source, means for transmitting the transaction data to a credit card association, means for receiving a first statement of financial transactions generated according to a first set of rules from the credit card association, means for retrieving the copy of the transaction data from the data source, means for generating a second statement of financial transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of financial transactions, and means for comparing the second statement of financial transactions to the first statement

of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions.

The Dunn reference does not teach or suggest means for receiving transaction data from a bank, means for storing a copy of the transaction data in a data source, and means for transmitting the transaction data to a credit card association. The Dunn reference only discloses methods of comparing lists, and does not discuss the capture or transmittal of financial transaction data.

The Dunn reference also does not teach or suggest means for retrieving the copy of the transaction data from the data source, and means for generating a second statement of financial transactions from the copy of the transaction data using a second set of rules. Again, the Dunn reference does not discuss capturing or referencing financial transaction records for the preparation of financial statements. The Dunn reference also does not discuss means for generating a second financial statement using a second set of rules consistent with a first set of rules used to generate a first statement of financial transactions.

Therefore, claim 21, as amended, is believed to patentably distinguish over the Dunn reference. Claims 22-24 are believed to be in condition for allowance as each is dependent from an allowable base claim.

Conclusion

Applicants believe that all information and requirements for the application have been provided to the USPTO. If there are matters that can be discussed by telephone to further the prosecution of the Application, Applicant(s) invite the Examiner to call the undersigned attorney at the Examiner's convenience.

The Commissioner is hereby authorized to charge any fees due with this Response to U.S. PTO Account No. 17-0055.

Respectfully submitted,
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